

State: District of Columbia
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: RPT -2017 Claims Denied for LTC
Project Name/Number: /

Filing at a Glance

Company: LifeSecure Insurance Company
Product Name: RPT -2017 Claims Denied for LTC
State: District of Columbia
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Form
Date Submitted: 05/04/2018
SERFF Tr Num: LFSC-131479270
SERFF Status: Closed-APPROVED
State Tr Num:
State Status:
Co Tr Num: RPT - 2017 LTC CLAIMS DENIED SUMMARY

Implementation: On Approval
Date Requested:
Author(s): Shane Burnett, Diana Ulicny, Sue Howard
Reviewer(s): Colin Johnson (primary)
Disposition Date: 05/07/2018
Disposition Status: APPROVED
Implementation Date: 05/07/2018

State: District of Columbia
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: RPT -2017 Claims Denied for LTC
Project Name/Number: /

Filing Company: LifeSecure Insurance Company

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 05/07/2018
State Status Changed:
Deemer Date: Created By: Shane Burnett
Submitted By: Shane Burnett Corresponding Filing Tracking Number:

Filing Description:
LifeSecure Insurance Company
NAIC #77720

RE: Claims Denial Report - 2017

Attached is the 2017 Claims Denial Report for LifeSecure Insurance Company. Should you require further information, please contact me at 810-220-4601 or email me at sburnett@yourlifesecond.com.

Sincerely,

Shane Burnett
Quality Specialist

Company and Contact

Filing Contact Information

Shane Burnett, Quality Excellence
Specialist
10559 Citation Drive
Brighton, MI 48116

sburnett@yourlifesecond.com
810-220-7700 [Phone] 4601 [Ext]
810-220-7707 [FAX]

Filing Company Information

LifeSecure Insurance Company	CoCode: 77720	State of Domicile: Michigan
10559 Citation Drive	Group Code: 572	Company Type: Life, A & H
Suite 300	Group Name: BCBS of MI GRP	State ID Number:
Brighton, MI 48116	FEIN Number: 75-0956156	
(810) 220-8774 ext. [Phone]		

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State:	District of Columbia	Filing Company:	LifeSecure Insurance Company
TOI/Sub-TOI:	LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Colin Johnson	05/07/2018	05/07/2018

SERFF Tracking #:	LFSC-131479270	State Tracking #:		Company Tracking #:	RPT - 2017 LTC CLAIMS DENIED SUMMARY
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Disposition

Disposition Date: 05/07/2018

Implementation Date: 05/07/2018

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	2017 LTC Claims Denied Report		Yes

SERFF Tracking #:	LFSC-131479270	State Tracking #:		Company Tracking #:	RPT - 2017 LTC CLAIMS DENIED SUMMARY
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Supporting Document Schedules

Satisfied - Item:	2017 LTC Claims Denied Report
Comments:	Attached is the 2017 LTC Claims Denied Report for DC .
Attachment(s):	DC LTC Claims Denied Summary Report.pdf
Item Status:	
Status Date:	

**Claims Denial Reporting Form
Long Term Care Insurance**

**For the State of Washington Dc
For the Reporting Year of 2017**

Company Name: LifeSecure Insurance Company
Company Address: 10559 Citation Drive, Ste 300
Brighton, MI 48116

Due: June 30 Annually

Company NAIC Number: 77720
Contact Person: Steve Morrison

Phone Number: (810) 220-4618

		State Data	NationWide Data ¹
1	Total Number of Long-Term Care Claims Reported	0	37
2	Total Number of Long-Term Care Claims Denied/Not Paid	0	2
3	Number of Claims Not Paid due to a Preexisting Condition Exclusion	0	0
4	Number of Claims Not Paid due to a Waiting (Elimination) Period not met	0	0
5	Net Number of Long-Term Care Claims Denied for Reporting Purposes (Line 2 Minus Line 3 Minus Line 4)	0	2
6	Percentage of Long-Term Care Claims Denied of those reported (Line 5/Line 1)	0	5.41
7	Number of Long-Term Care Claim Denied due to:		
	* Long-Term Care Services Not Covered Under the Policy ²	0	0
	* Provider/Facility Not Qualified under the Policy ³	0	0
	* Benefit Eligibility Criteria not met <input type="checkbox"/>	0	2
	* Other	0	0

¹ The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number

² Example: Home Health Care claim filed under a nursing home only policy.

³ Example – a facility that does not meet the minimum level of care requirements or licensing requirements as outlined in the policy.

☐ Examples- a benefit trigger not met, certification by a licensed healthcare practitioner not provided, no plan of care.